

**U.S. DEPARTMENT OF
VETERANS AFFAIRS**



Women Veterans: Past, Present and Future
Revised and Updated
May 2005

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Women are a vital part of the armed forces and the community of veterans. The study of women veterans begins with the history of women in the military and the changing role of women in the military.

Women in the Military: A Historical Perspective in Brief

Women have served valiantly in America's wars and conflicts throughout our history. And although women were not formally under military command until the early part of the 20th century, they have served in various capacities, beginning with America's War of Independence.

During the American Revolution, it was not uncommon for wives, mothers, and daughters to follow their male loved ones into battle. While they tended to their men, they were often given rations in exchange for service to the troops, mostly tending to the wounded and serving as cooks, seamstresses, and launderers. Some women distinguished themselves on the battlefield for the Continental Army. For example, Margaret Corbin and Mary McCauley, who was a heroine in the Battle of Monmouth in 1778 and thought to be the model for the legendary Molly Pitcher, fought in the Battle of Fort Mifflin in 1776 (Holm, pp.3-4). Later during the Civil War, at least 400 women on both sides of the conflict disguised themselves as men and assumed combat roles alongside men. Women in surprisingly large numbers served in other unconventional roles as well, acting as spies, saboteurs, and couriers as well as taking an active part in the execution of the war. Most women who served, however, assumed conventional civilian roles as cooks, caregivers, and nurses (Holm, p. 6).

The institutionalization of the nursing corps as an auxiliary of the Army, which started during the Spanish-American War in 1901 (Thomas, p. 3) by an act of

Congress, is generally recognized as the event that established women as a formal part of the military. In 1908, the Navy followed suit and established its own nursing corps. By the end of WW I, about 34,000 women served as nurses in all of the armed forces, which included by then nurses in the Marines and Coast Guard as well as in the Army and Navy. However, it is generally acknowledged that the nursing corps was still effectively given only marginal status, since military women still had no military rank or were not given the benefits provided to men in the military and to male veterans (Holm, p. 9).

In spite of the secondary status of women in the military at the time, WW I seems to have been a turning point in the history of women in the military. The significant role of nurses and women serving in other roles during WW I firmly established the importance of women to the armed forces.

Changes in the civilian work force after WW I, which saw an increasing number of women in clerical positions, also had a profound impact on the military. Women filled such roles, thus expanding the kinds of work women did in the military—that is, from work almost exclusively in nursing, to other jobs as well (Holm, p. 11), particularly during WW II.

If WW I was a turning point for women in the military, WW II was the time when women served in relatively large numbers, responding to an all-out mobilization because of a desperate need for personnel. Acceptance of these women was not always given willingly, both in Congress and within the military itself. At the end of the war, nearly 280,000 women were serving out of 12 million in the armed forces. In all, roughly 350,000 women served in the military during the course of the war (Holm, p. 100). At the end of fiscal year 2004, there were an estimated 178,000 living women veterans of WW II (Office of the Actuary, December 2004).

It was during WW II when women were first given full military status with the establishment of the Women's Army Corps (WAC) by Congress in 1943. The WAC was headed by Oveta Culp Hobby of Texas, who later became the second woman to serve as a cabinet secretary (after Labor Secretary Francis Perkins in Franklin D. Roosevelt's administration). She served as secretary under

President Eisenhower of what is now the Department of Health and Human Services. The WAC, its predecessor, the Women's Army Auxiliary Corps (WAAC), the Navy's WAVES (Women Accepted for Volunteer Emergency Service) (established in 1942), the Marine Corps Women's Reserve, the Coast Guard Women's Reserve (known as SPARS, *Semper Paratus*-Always Ready) (established in 1942), and the WASPS (Women Air Force Service Pilots, made up of civil service pilots) all contributed immensely in various ways to the war effort.

In spite of the contributions of women during WW II, there was a feeling in some circles, including Congress, that the role of women in the military should be reduced in a post-WW II world and that a general de-mobilization should occur. Indeed, many women did leave the military, as did many men. However, one who was not of the view that women as a group should be demobilized was General Eisenhower, who was Army Chief of Staff at the time. Eisenhower was a strong advocate of legislation passed in 1947 making the WAC part of the regular Army and Reserve (Holm, p. 105). In 1948, President Harry Truman signed the Women's Armed Services Integration Act, making women permanent members of the Regular and Reserve forces of the Army, Navy, Marines and the newly-created Air Force (Women in Military Service for America Memorial Foundation, p.2). A year later, the Air Force Nurse Corps was recognized as a separate branch of the Air Force. Another milestone, Truman's Executive Order 9981, ended racial segregation in the armed forces in 1948.

Sentiments of retrenchment and isolation immediately after WW II were short-lived in light of the ascendance of the Soviet Union and the challenge it and its global allies presented. The Korean Conflict was the first immediate post-WW II manifestation of that challenge and women played an active role in the engagement.

At the time the war broke out in 1950, there were about 22,000 women in the armed forces, with roughly one-third in nursing or health-related jobs. Over the next year, efforts to increase the number of active duty military nurses

succeeded, particularly by activating many military nurses in the reserves who had served during WW II (Holm, pp. 149-150). At its peak, the number of women in the armed forces during the Korean Conflict was 48,700, declining to about 35,000 by war's end in June 1955 (Holm, p. 157).

During the Korean Conflict (in 1951), the Defense Department Advisory Committee on Women in the Services (DACOWITS) was established by then-Secretary of Defense, George C. Marshall, to provide advice and recommendations on matters and policies relating to the recruitment and retention, treatment, employment, integration, and well-being of professional women in the Armed Forces. DACOWITS exists to this day, continuing to make recommendations on family issues related to recruitment and retention of women in the military. Historically, the civilian appointees to DACOWITS have been very instrumental in recommending changes to laws and policies beneficial to military women (Trowell-Harris, 2005).

During the Korean Conflict, there were ambitious goals by the military to increase by several-fold the proportion of women in each of the services. The overall goal was to mobilize one-half million to one-million women to join. In spite of active recruiting and other efforts, the military fell far short of its goals (Holm, p. 157).

The next big push to increase the number of women in the military came in 1968 during the Vietnam War. The Department of Defense had a goal of adding 6,500 women to the military (Holm, p. 187), thus trying to reverse a downward trend after the Korean Conflict. Nearly 7,000 women served in the military in the Southeast Asia theater of operations. Most of those who served there were nurses (Women in Military Service for America Memorial Foundation, p. 4). However, the military opened up many other positions to women as a result not only of personnel shortages, even in an era of conscription, but also as a reflection of general societal changes in the role of women.

The Vietnam era was a time of considerable social ferment and unrest, with many groups demanding and gaining equal status in society, including women. Indeed, the passage of P.L. 90-130 in 1967 was meant, in large part, to remove

statutorily any obstacles to women becoming high ranking military officers. In 1970, Brigadier General Anna Mae Hays, head of the Army Nurse Corps, became the first woman to attain star rank in nursing. By 1972, Rear Admiral Alene B. Duerk, head of the Navy Nurse Corps, became the first woman admiral (Holm, p. 203) and also in 1972, E. Ann Hoefly became Brigadier General in the Air Force Nurse Corps.

The 1970's also saw the appointment of women to star rank who were not nurses: Army Brigadier General Elizabeth P. Hoisington (1970); Air Force Brigadier General Jeanne M. Holm (1971); Navy Rear Admiral Fran McKee (1976); and Marine Brigadier General Margaret A. Brewer (1978) (Moseley Brown, 2005). Gains made by women in the military continued through the 1970's.

The trend of gains remains, with fewer restrictions on women. Although rules affirmed in 1994 by then-Defense Secretary Les Aspin exempt women from assignments in small direct ground combat units or from collocating with such units, the rules also lifted long-standing bans on women serving in other combat-related roles (*The Washington Times*, 2004) as a direct result of their performance during the Persian Gulf War in 1990 and 1991. Beginning in the early 1990s, women flew combat aircraft, manned missile placements, served on ships in the Gulf, drove convoys in the desert, and assumed other roles making exposure to combat more likely. In the 2001 National Survey of Veterans, 12 percent of women veterans reported having served in a combat or war zone. Nearly one-quarter reported contact with dead, dying or wounded compatriots during their military service (Office of Policy, Planning, and Preparedness, April 2003, Table 2-8, p. 52). The army's newly-created Combat Action Badge will honor any eligible soldier exposed to perilous combat conditions, affecting thousands of soldiers not in infantry ranks, including many women (Department of Defense, *ARNEWS*, 2005; *The Washington Post*, 2005).

Some mark the beginning of the trend toward greater gender equality in the military with the advent of the All-Volunteer Force (AVF) in 1973, when occupational roles within the military opened up considerably for women because

of the need to fill those positions with a volunteer force. That is, personnel demands could not be met with a force of male volunteers alone. Data show that the AVF marked a sharp increase in the absolute number of women in the military and an increase in the proportion of women in the military as well. In spite of difficulties in retaining women in the military shortly after the establishment of the AVF, steps were taken to make the military more “family friendly” to encourage women to enter service and to remain there as well. Arguably, more needs to be done. But the numbers reflect, in some measure, those steps. In 1973, for example, 55,000 women were in the active duty military, making up 2.5 percent of the armed forces (Department of Defense, 2003, Tables D-19 and D-29). By September 30, 2004, however, the number of women on active duty nearly quadrupled to more than 212,000, making up nearly 15 percent of the active duty armed forces (Department of Defense, 2004).

The Population of Women Veterans¹

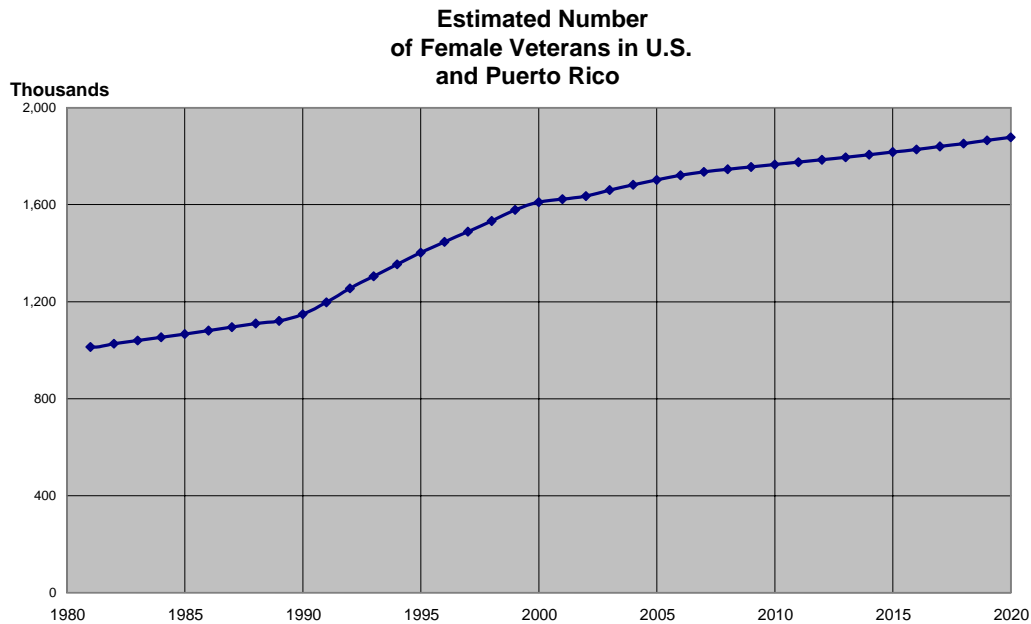
Number

The population of women veterans is affected directly by the number of women in the military. At any one time, the number of veterans depends on the varying size of cohorts leaving the military up to that time and the survival rates among those cohorts to that time. In contrast to the population of male veterans, the population of female veterans has actually increased over the last decade or so because (a) of the increasing number and proportion of women entering (and leaving) the military, (b) a more favorable survival rate of women compared to men at any given age, and (c) the younger age distribution of women veterans compared to male veterans, which means relatively more women at younger ages, with lower mortality rates.

¹ Veteran population estimates and projections cited in this section generally pertain to the U.S. and Puerto Rico. An estimate or projection for a given year is as of September 30 of that year; data cited for the decennial census years of 1990 and 2000 are as of April 1 of those years. Source of estimates and projections: VA Office of the Actuary, VetPop2004 Version 1.0, December 2004.

According to the 1990 Census, there were 1.2 million women veterans. By the next census in 2000, that number increased to 1.6 million, with an estimated 1.7 million by the end of fiscal year 2004.

The accompanying figure² shows the trend in the estimated and projected number of women veterans in the U.S. and Puerto over the span of 40 years, from 1980 to 2020. The population of women veterans rose, and is projected to continue to rise, steadily from 1.1 million in 1980 to 1.2 million in 1990 to 1.6 million in 2000 to 1.8 million in 2010 and 1.9 million in 2020. In sharp contrast, the estimated and projected population of male veterans is projected to decline (27.6 million in 1980; 27.3 million in 1990; 24.8 million in 2000; 20.3 million in 2010 and 16.2 million in 2020).



Sources: 1985 to 1989 ,Trend Data ; 1990 to 1999, VetPop2001; 2000 to 2020: VetPop2004 v1.0
(Trend data and VetPop2001 modified for smoothness.)
Office of the Actuary, Department of Veterans Affairs

As a proportion of the veteran population, women went from nearly 4

² Eddie Thomas of the VA Office of the Actuary compiled the data for this figure and smoothed the data prior to 2000 to be consistent with estimates and projections beyond 2000 from the latest model, VetPop2004 Version 1.0.

percent in 1980 to 4 percent in 1990 and 6 percent in 2000³. With projected increases in the number of women in the military relative to men, the proportion of the veteran population which is female is also projected to increase steadily: 8 percent in 2010 (from 6 percent in 2000) and 10 percent by 2020.

Age

Not only do male and female veterans differ with respect to observed and expected trends in their number and their respective share of the veteran population, they also differ in their relative age as well. As noted above, women veterans are younger, in the aggregate, than their male counterparts. In 2004, for example, the estimated median age of women veterans was 46, whereas the estimated median age of male veterans was 60. Although the median age of women veterans is projected to increase steadily over the next two decades, women veterans are projected still to be younger than male veterans in the aggregate.

The proportions of women veterans who are 65 or older and 85 or older are lower than the proportion of male veterans of those ages. In 2004, an estimated 19 percent of women veterans were 65 or older and nearly 4 percent in the advanced ages of 85 or older. Among male veterans, an estimated 40 percent were 65 or older and nearly 4 percent were 85 or older. By 2010, the proportion of women veterans 65 or older is projected to be nearly 17 percent, and about 5 percent projected to be 85 or older. Among male veterans, 42 percent are projected to be 65 or older, with nearly 6 percent being 85 or older.

Age differences between female and male veterans are also reflected in the differences by the period of service in which they served, with women more likely to have served in the later war periods while men are more likely to have served in earlier war periods. Specifically, among wartime periods, the Gulf War era,

³ For the most part, percentages are rounded to the nearest percent. However, some percentages are to the nearest tenth of a percent--for example, percentages based on numbers from administrative records, which are not estimates, or for numbers where the display of nuanced differences is intended, such as with geographic distribution.

which is still open, had the greatest estimated number of women veterans in 2004 (642,000), followed by the Vietnam Era (260,000), World War II (178,000), and Korea (80,000). More than 558,000 women are estimated to have served in peacetime only. In contrast, the greatest number of male veterans is estimated to have served during the Vietnam Era (7,841,000) among all war periods, followed by WW II (3,713,000), the Gulf War (3,441,000) and Korea (3,328,000). An estimated 5,720,000 male veterans served during peacetime only⁴.

Knowing how many women veterans there are (and projecting how many there will be), how old they are and whether they are war or peacetime veterans and in which periods they served are important for planning the services VA provides. Such a picture, however, is not complete. Other characteristics are equally important, such as race, what benefits they have used, what social and economic characteristics they exhibit, the status of their health, and where they live.

Geographic Distribution

In general, the geographic distribution of women veterans very much parallels that of their male counterparts, with some exceptions. In 2004, the states with the highest estimated proportion of the total women veteran population are among the largest in terms of the general population: California (9.8 percent of all women veterans); Florida and Texas (7.7 percent each), Virginia (4.4 percent), New York and Georgia (4.0 percent), Pennsylvania and Ohio (3.7 percent), and North Carolina (3.5 percent). These nine states alone are estimated to have accounted for nearly one-half of the women veterans in the U.S. and Puerto Rico. Wyoming, Vermont, North Dakota, and D.C. had the lowest estimated number of women veterans, which can also be said generally of the distribution of their male counterparts.

⁴ War period totals include those who served in more than one war period; a veteran is counted in all the war periods in which he or she served. Therefore, the period totals add to a number greater than the total number of veterans.

Looking at the estimated distribution of women veterans and their male counterparts by the nine Census Bureau regions⁵ in 2004 shows general similarity between them, although some differences are observed. For example, the highest estimated proportion of both female and male veterans is in the South Atlantic region (27.0 and 23.0 percent, respectively) but the lowest proportion for women is New England (4.2 percent) and the East South Central for males (4.7 percent). While the rank order of the regions with respect to the estimated distribution of female and male veterans across regions differs somewhat, those differences are not great, as seen in Table 1 below. Furthermore, the respective proportion of the female and male veteran populations within each region does not differ greatly. The main observation, therefore, is that women veterans and their male counterparts are distributed across states and regions in similar patterns.

Table 1.
Percentage Distribution of the Estimated Female and Male Veteran
Population by Region
(see footnote 3)
September 30, 2004

<u>Region</u>	<u>%Fem</u>	<u>Region</u>	<u>%Male</u>
N Eng	4.2%	ESC	4.7%
ESC	4.5%	N Eng	4.9%
WNC	6.3%	WNC	7.3%
Mt	8.3%	Mt	7.5%
Mid Atl	9.6%	WSC	10.8%
WSC	11.8%	Mid Atl	12.0%
ENC	13.1%	Pac	14.1%
Pac	15.2%	ENC	15.7%
S Atl	27.0%	S Atl	23.0%
Total %	100.0%	Total %	100.0%
Number in 1,000's	1,682		22,849

Source: VA Office of the Actuary, VetPop2004 Version 1.0, December 2004.

⁵ The regions are: New England; Middle Atlantic; South Atlantic; East South Central; West South Central; East North Central; West North Central; Mountain; Pacific. Puerto Rico is not officially part of any census region of the U.S. and therefore excluded from this table.

To plan for VA and other services, it is important to know where veterans are located now, but also where they might live in the future. By 2010, VA projections of women veterans by state show that states with large numbers of veterans in the general population are projected to have the largest share of women veterans. The projected top five states are: California (161,400 women veterans; 9.1 percent of women veterans); Texas (141,300, 8.0 percent); Florida (136,800; 7.8 percent); Virginia (76,500; 4.3 percent); and Georgia (74,300; 4.2 percent). The projected five smallest are: South Dakota (5,200; 0.3 percent); Wyoming (4,000; 0.2 percent); Vermont (3,700; 0.2 percent); North Dakota (3,700; 0.2 percent); and the District of Columbia (3,100; 0.2 percent).

Race and Hispanic Origin

Race and Hispanic origin are important demographic characteristics in that they are often associated with such socioeconomic characteristics as education, employment and income. The military is seen by many not only as a way of serving the nation but also as an opportunity to learn job skills, to reap educational benefits, and to enhance life skills in general for use in the civilian world. Members of racial and ethnic minorities, particularly in an all-volunteer force, have availed themselves of those opportunities in relatively large numbers. This is true of women as well as men.

Over the years, the military has seen an increase in the proportion of women, racial and ethnic minorities, and women of racial and ethnic minorities. Those numbers are reflected in changes in the racial and ethnic composition of the veteran population over time. Between 1990 and 2000, for example, the proportion of White non-Hispanics among women veterans declined from 83 percent to 72 percent, meaning that by the year 2000, nearly 30 percent of women veterans identified themselves in the Census as a member of a racial minority group. Most identified themselves as Black (or African American). Specifically, 17 percent of women veterans were Black non-Hispanic; 1 percent American Indian non-Hispanic; 1 percent Asian non-Hispanic; less than 1 percent

Pacific Islander non-Hispanic; 2 percent were of some other race or multiple race non-Hispanic. Women veterans, in fact, were more likely than their male counterparts to identify themselves as a racial minority. Among male veterans in 2000, 83 percent were White non-Hispanic; 9 percent Black non-Hispanic; 1 percent American Indian non-Hispanic; 1 percent Asian non-Hispanic; less than 1 percent Pacific Islander non-Hispanic; 1 percent of some other race or multiple race non-Hispanic.

The proportion of Hispanics among women veterans also increased (note, Hispanics can be of any race). In 1990, the proportion was 3 percent compared to 6 percent in 2000. Among male veterans in 2000, 5 percent were Hispanic, compared to 3 percent in 1990. The 2000 Census showed that nearly equal proportions or about 10 percent of males and females in the Armed Forces identified themselves as Hispanic.

As of September 30, 2004, an estimated 7 percent of women veterans were of Hispanic origin (115,000) (again, Hispanics can be of any race) (see Table 2 below). Estimated proportions of women veterans by race were: White non-Hispanic, 70 percent (1,175,000); Black non-Hispanic, 18 percent (306,000); American Indian non-Hispanic, 1 percent (18,000); Asian non-Hispanic, 2 percent (25,000); Pacific Islander non-Hispanic, less than 1 percent (3,000); and other or multiple race non-Hispanic, 2 percent (39,000). The estimated distribution among male veterans is somewhat different from that of female veterans, with a lower proportion of Hispanics (of any race) and minority races. Hispanics were 5 percent (1,186,000) of male veterans. The estimated distribution by race was: White non-Hispanic, 82 percent (18,811,000); Black non-Hispanic, 10 percent (2,242,000); American Indian non-Hispanic, 1 percent (162,000); Asian non-Hispanic, 1 percent (250,000); Pacific Islander non-Hispanic, less than 1 percent (26,000); and other or multiple race, 1 percent (297,000). (Office of the Actuary, December 2004).

In the future, Hispanics and non-White non-Hispanics (including multiple race non-Hispanics) are projected to make up an increasing share of the veteran population for both males and females. For example, between 2000 and 2010,

the proportion of women veterans who are Hispanic is projected to increase from 6 percent to nearly 8 percent. For 2020, the projected proportion is 9 percent.

Table 2.
Percentage Distribution of the Estimated Female and Male Veteran
Population by Hispanic Origin and Race, September 30, 2004
 Percent

<u>Hisp. Origin and Race</u>	<u>Females</u>	<u>Males</u>
Hispanic Origin*	7	5
White**	70	82
Black**	18	10
Amer. Indian**	1	1
Asian**	2	1
Pac. Islander**	***	***
Other or Mult.Race**	2	1
Total	100	100
Number (in Thousands)	1,682	22,973

* Can be of any race

**Non-Hispanic

*** Less than 1 percent

Source: VA Office of the Actuary, VetPop2004 Version 1.0, December 2004.

The proportion of non-White non-Hispanics among women veterans is projected to increase from 22 percent in 2000 to 25 percent in 2010 to 27 percent in 2020. Among male veterans, Hispanics are projected to increase from 5 percent in 2000 to 6 percent in 2010 and 7 percent in 2020. The proportion of non-White non-Hispanic male veterans is projected to increase from 12 percent in 2000 to 14 percent in 2010 and 17 percent in 2020 (Office of the Actuary, December 2004). Table 3 below summarizes some of these observations for five-year intervals between 2000 and 2020 (viz., the proportion of Hispanic and non-White non-Hispanic veterans is projected to increase among both female and male veterans, but that the proportion is higher among females).

Table 3.

**Percent Hispanic Origin and Non-White Non-Hispanic for
Estimated and Projected Female and Male Veterans
2000-2020**

	Females		Males	
	Percent <u>Hispanic*</u>	Percent Non-White <u>Non-Hispanic</u>	Percent <u>Hispanic*</u>	Percent Non-White <u>Non-Hispanic</u>
2000	6	22	5	12
2005	7	24	5	13
2010	8	25	6	14
2015	8	26	6	15
2020	9	27	7	17

*Can be of any race

Source: VA Office of the Actuary, VetPop2004 Version 1.0, December 2004.

Marital Status

Marital status can be an important consideration in assessing an individual's economic and social well-being inasmuch as it is related to such characteristics as living arrangements, family formation, income, health status, and other dimensions of life style. Marital status is usually a matter of choice. That is, (unlike widowhood), we choose to marry, divorce, separate or remain single.

Data from the March 2002 Current population Survey (CPS)⁶ show that among women 30 years of age or older, veterans were less likely to be married than non-veterans: 49 percent of veterans were married compared to 61 percent of non-veterans. This is observed for all age groups over 29. For example, among older women, 65 or older, about one-third of veterans were married compared to 42 percent of non-veterans. It is unclear what proportion among those not married was ever married.

⁶ Source of data from the March 2002 CPS is special tabulations provided by the Office of Data Management and Analysis, Assistant Secretary for Policy, Planning and Preparedness, VA.

Socio-Economic Characteristics

Educational Attainment

Educational attainment is a crucial dimension of the social and economic status of an individual. Not only are there countless intangible rewards to education, but education affects life chances in general and income and employment in particular. Data from the March 2002 CPS show that women veterans fare well with respect to their educational attainment: 72 percent of women veterans had at least some college experience; nearly 40 percent of those had at least a bachelor's degree. A relatively small proportion, less than 3 percent, had no high school diploma, which can be explained by the education requirements for military service. One-quarter finished high school as the highest level of education.

In general, women veterans fare better than male veterans. For example, 55 percent of male veterans had at least some college and 11 percent had less than a high school diploma (compared to 72 percent and less than 3 percent, respectively, for women). This difference can be explained, in part, by the older age distribution of male veterans. That is, many male veterans entered the military service at a time when the education requirements were not as high as they have been in recent years. During WW II, for example, it was not uncommon for men to be drafted out of high school. And due to extenuating circumstances, many did not go back to school after the war to finish.

Employment

Data from Census 2000⁷ show that among women veterans age 25 to 64, considered the major earning years, more than 70 percent were employed. Only 4 percent were unemployed and 25 percent were not in the labor force. Among

⁷ Data from the 2000 Census on employment and income are more detailed than data from the 2002 March CPS available to the author.

women veterans of all ages, one-half who were not in the labor force were age 65 or older. As a benchmark for evaluating the employment status of women veterans, a comparison with non-veteran women of comparable age shows some differences. For the group 25 to 64, women veterans are more likely to be employed than non-veteran women (71 percent and 66 percent respectively), and less likely not to be in the labor force (25 percent and 31 percent respectively). About 4 percent of veterans and 3 percent of non-veterans are unemployed.

Family Income

Perhaps the most direct, immediate and measurable dimension of socioeconomic status is income. Data from the 2000 Census⁶ on women veterans show that compared to their non-veteran women counterparts, veterans are less likely to be at the low end of the family income distribution but also less likely to be at the high end. For example, 14 percent of veterans had family incomes less than \$14,000 compared to 17 percent of non-veterans. At the high end of the scale, 13 percent of veterans earned \$90,000 or more compared to 16 percent of non-veterans. For income groups between \$45,000 and \$90,000, the distribution of women veterans and women non-veterans is very comparable. For example, 14 percent of veterans to 13 percent of non-veterans were in the \$45,000 to \$59,999 category. A higher proportion of veterans than non-veterans were in the categories between \$15,000 and \$44,999. Among veterans, 21 percent were in the \$15,000 to \$29,999 category compared to 18 percent of non-veterans. Among veterans, 19 percent were in the \$30,000 to \$44,999 category compared to 16 percent of non-veterans.

Since these data from Census 2000 on veterans are based on a very large sample, the differences observed are significant in a statistical sense but may be too small to suggest any real inequalities. The general picture which emerges is that overall, women veterans and non-veteran women have comparable family income, in spite of differences in marital status and age between them. Indeed,

data from the March 2002 CPS show that for calendar year 2001, the median family income of women veterans was \$43,000 compared to \$44,000 for women non-veterans.

Use of VA Benefits

VA's commitment to the needs of women veterans has been long-standing, but has been particularly noteworthy since the early 1980's with the establishment of the VA Advisory Committee on Women Veterans. Although the number of women veterans is relatively small compared to their male counterparts, the population of women veterans has been growing and is projected to continue to grow, as well as to get older. These demographic facts, coupled with the special needs of women veterans, particularly with respect to health care, drive the need to consider how many women veterans use VA benefits and the characteristics which might be related to the need for and use of benefits, such as health status, race, education, income, employment and marital status.

Service-Connected Compensation and Nonservice-Connected Pension

Compensation

At the end of fiscal year 2004, 163,027 women veterans world-wide received service-connected compensation, among whom 161,328 lived in the U.S. and Puerto Rico. The number of women receiving compensation represents 9.6 percent of the total estimated population of women veterans as of September 30, 2004. Among male veterans, the estimated proportion receiving compensation is only slightly higher, 10.4 percent⁸, in spite of the older age of male veterans, on average, and their greater exposure to combat.

⁸ This percent, and the comparable percent for women veterans, pertains to all veterans, not just those in the U.S. and Puerto Rico.

There are also slight differences as well in the distribution of compensated veterans by degree of disability between males and females. Compensated women veterans tend to be at the lower and upper levels of degree of disability, while their male counterparts are more likely to be at the middle levels: for female and male compensated veterans respectively, under 30 percent disabled, 47.3 and 42.9 percent; between 30 and 60 percent disabled, 33.3 and 39.8 percent; and at 70 percent or greater disability, 19.4 and 17.4 percent. Compensated male veterans, however, are more likely to be rated 100 percent disabled than their female counterparts: 8.6 and 5.7 percent, respectively. But for the most part, the distributions are quite similar (Office of Policy, Planning, and Preparedness, September 2004, Tables on Compensation)⁹.

Pension

VA pensioners are veterans who served during wartime and are deemed to be in economic need based on established VA eligibility criteria. In September 2004, 10,073 women veterans received pension compared to 332,830 male veterans. Among female pensioners, nearly one-half, 46.5 percent, served during WW II. In contrast, among male pensioners, about one-third, 34.9 percent, served during WW II, with the largest group having served during the Vietnam era, 42.5 percent. The differences between male and female pensioners with respect to period of service reflect in part, the relative size of the cohorts among male and female veterans (products of both the number who served and the number who survive to date) and differences in economic need by age and sex (Office of Policy, Planning, and Preparedness, September 2004, Table on Pension).

⁹ The distributions described are for all veterans, regardless of age and the types of disability for which veterans are compensated.

Educational Benefits

The GI Bill, started in 1944, has been heralded widely as one of the most successful government programs in our Nation's history. It enhanced the lives of countless veterans and their families, helping to establish a strong middle class in the United States after W W II. VA education benefits continue to thrive.

Data on VA's current education benefits show that as of September 2004, 195,567 women veterans used Chapter 30, the Montgomery G.I. Bill, available to veterans entering the military after June 30, 1985. The vast majority of these women veterans (181,598 or 92.9 percent) used benefits to attend college. Among them, 82,431 used benefits for junior college, while 19,416 used them for post-graduate programs. Nearly 14,000 women (13,969) used Chapter 30 benefits for other programs, such as vocational or technical training, flight school or for job apprenticeships. The earlier program, Chapter 32 (the Post-Vietnam Era Veterans Educational Assistance Program--VEAP) was used by 21,616 women veterans as of March 2004. This program was available to veterans who entered the military between January 1, 1977 and June 30, 1985. And as observed for Chapter 30, women used Chapter 32 benefits mainly to pay for college-level training: 20,193 (or 93.4 percent) used Chapter 32 for college. The proportion of male veterans using either Chapter 30 or Chapter 32 benefits for college was comparable to the proportion of women veterans doing so—among male users, 90.9 percent used Chapter 30 for college and 91.0 percent used Chapter 32 for college (Office of Policy, Planning and Preparedness, September 2004, Tables on Chapters 30 and 32). These high proportions among both male and female users of the programs are not surprising because most veterans of these cohorts entered the military with at least a high school diploma and many enlisted to receive benefits for post-high school education.

Among women veterans, the 2001 National Survey of Veterans showed that 34 percent used at least one VA education benefit, somewhat lower than the 40 percent of male veterans who used such benefits

Vocational Rehabilitation and Employment

Data for FY 2002 show that of the 61,250 applicants for Vocational Rehabilitation and Employment (Chapter 31) benefits 9,009 or nearly 15 percent were women. Among the women applicants, nearly 6,000 (5,918 or about two-thirds) were authorized to receive benefits. This compares to 54 percent of male applicants who were authorized benefits. Out of 53,600 Chapter 31 participants in FY 2003, 11,917 or 22.2 percent were women. Among participating women, 1,741 were considered to have been successfully rehabilitated during the year. Nearly 8,500 male participants successfully completed rehabilitation. Successful women participants, on average, increased their income 6-fold after completing rehabilitation. That is, the average annual earnings prior to training was about \$4,100 compared to an average of \$25,700 after training. Among successful male participants, there was a 7-fold increase in average earnings. Among veterans in the National Survey of Veterans, 4 percent of women reported ever using Vocational Rehabilitation services, comparable to the 3 percent of males reporting such use.

Data from FY 2004 indicate that nearly 12,800 women veterans participated in Vocational Rehabilitation compared to 43,000 male veterans (VR and E, April 2005).

VA Home Loan Guaranty

Between 1944 (when the VA Home Loan Guaranty Program began) and the end of FY 2004, VA has guaranteed more than 17.6 million home loans (Veterans Benefits Administration, June 2004, p. 61; and Veterans Benefits Administration, Loan Guaranty Service, April 2005). During FY 2004, more than 335,000 loans were guaranteed: 302,300 for male veterans and nearly 33,500 for

women veterans¹⁰. For FY 2004 loans, the average loan amount and the average guaranty on those loans was slightly higher for women veterans than for their male counterparts. The average loan for women veterans was \$132,800 compared to \$131,300 for males. The average guaranty on home loans for women veterans was \$38,000 compared to \$37,600 for males (Veterans Benefits Administration, Loan Guaranty Service, April 2005).

VA Life Insurance

VA life insurance is available to veterans as a way for those who leave military service to maintain government life insurance after discharge. VA life insurance serves to establish the continuity of government life insurance coverage offered to active military personnel who might be considered at greater risk of death during military service by private insurance vendors not willing to assume the liability.

Data from the 2001 National Survey of Veterans show that among both male and female veterans, roughly the same proportion—11 percent--had VA life insurance coverage. Among older veterans, however, the proportion increases to 17 percent of females and 20 percent of males, perhaps reflecting the salience of life insurance to older people and differences in VA life insurance programs which changed from period to period. The fact that a majority of both female and male veterans do not have VA life insurance coverage does not mean they are without coverage. In fact, the survey data show that 70 percent of female veterans and 75 percent of male veterans had life insurance from a source other than VA. Among veterans 65 or older, the proportions are 58 percent and 72 percent, respectively (Office of Policy, Planning, and Preparedness, April 2003, Table 7-2, p. 395).

¹⁰ The number might understate the number of women veterans benefiting from a VA loan guaranty in that the figure does not include women whose husbands are also veterans and in whose name a VA loan guaranty is made.

VA Burial Benefits

VA's National Cemetery Administration's memorial programs honor veterans and eligible family members in many ways, including in-ground burial, cremation burial, grave markers and headstones, and Presidential certificates. Data from the 2001 National Survey of Veterans show that among those planning in-ground burial or cremation and remains placed in a columbarium, 22 percent of female veterans and 18 percent of male veterans wanted burial in a Veterans' cemetery (Office of Policy, Planning, and Preparedness, April 2003, Table 9-14. pp. 583-584). Most of those wanting burial but not at a Veterans' cemetery cited location closer to family or having made other arrangements already as the main reasons (Office of Policy, Planning, and Preparedness, April 2003, Table 9-26, p. 609). Among those wanting burial, however, a near majority of both female and male veterans wanted VA-provided headstones or markers: 46 percent and 42 percent, respectively (Office of Policy, Planning, and Preparedness, April 2003, Table 9-30,. pp. 615-616).

Health Care

A major component of the array of benefits provided to veterans by VA is health care. The FY 2004 budget allotted nearly 25.5 billion dollars for medical care out of a total of 59.9 billion dollars for all VA programs. In FY 2004, 209,350 women veterans sought VA medical care, the majority of those (57.8 percent) were veterans from the more recent post-Vietnam and Gulf War eras. In fact, 42.3 percent were under age 45 with an average age of just under 50. Male veterans seeking VA medical care are, on average, older. The difference reflects in part the different age distribution of male and female veterans and any difference by age and gender in reliance on VA for medical care. In FY 2004, the top three diagnostic categories for women veterans treated by VA were hypertension, depression, and hyperlipidemia (high cholesterol, for example). Nearly 65,000 women veterans were in Priority Categories 1 and 2, which

include veterans with service-connected disabilities. Another 67,400 women veterans were in Priority Category 5. (VISN Support Service Center, 2005). This category includes non-service-connected veterans who meet the low income criteria for eligibility.

Data from the March 2002 supplement to the Census Bureau's Current Population Survey (CPS) indicate that among women veterans not Medicare-eligible (under age 65), 10 percent were without any health insurance compared to a similar proportion among their male counterparts (11 percent uninsured). Lack of health insurance is most frequently associated with unemployment and low income. VA is often the source of health care for those veterans, male and female, with limited resources to find health care elsewhere. Therefore, a significant proportion of those women veterans in Priority Category 5 could be unemployed and without health insurance. Most veterans, however, do have some form of health insurance. About three-quarters of women veterans under the age of 65 had some private health insurance coverage compared to 81 percent of male veterans of that age.

A Final Thought

The important role of women in our nation's defense and as part of the veteran population over the years cannot be over-stated nor covered adequately in these few short pages. Their history is a glorious one and sadly one not always acknowledged or appreciated. With time, however, has come deserved recognition, both for women in the military and for women as veterans. And with their projected larger numbers, with full integration in all branches, including combat units, and with greater racial and ethnic diversity in the armed forces, women will change the face not only of our military, but of our veteran population as well. Women will make up a larger share of the veteran population, add to its diversity, and require veteran services geared to their specific needs. The debt owed to all our veterans and to women in particular demands nothing less than full attention and action.

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